CORPORATE INSTITUTIONAL

BANK OF TIME

STATEMENT OF ACCOUNT

Standard Time Deposit

Mara Marchetti
Unit 378, Pallas Ring 10

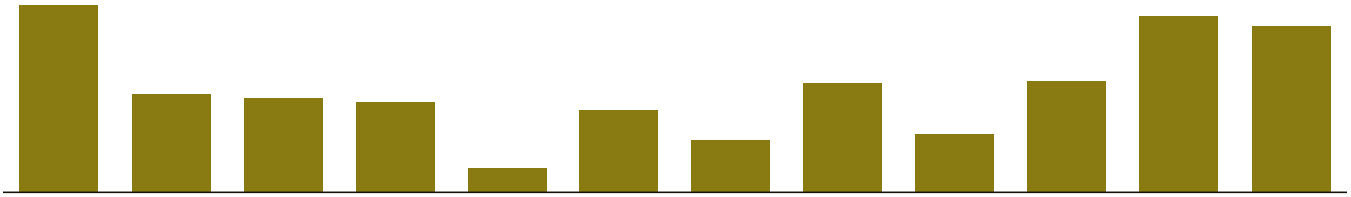
Account 8564-7630-1663
Period 1–30 June 2970
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
2,222,724,903 s	**+12,360,116 s**	**-27,067,351 s**	**2,208,017,668 s**

Date	Description	Amount (s)	Balance (s)
04 Jun	Transfer to own account: Callisto	-23,256,590	2,199,468,313
	The sundry was rounded to the nearest second, which is the Bank's rule for charges under ten seconds and its custom for the rest. The Teller has checked the rounding and says it is correct, though she would have preferred it to be wrong in your favour. Ref. CIBT-2970-5F12-2		
05 Jun	Temporal Health Plan	-37,294	2,199,431,019
	You book your appointments for the first hour of the provider's day and are in the waiting room before the receptionist has found her keys. The plan records these as the earliest claims of the quarter and asks whether you would like the rest of your care scheduled in the same hour. Ref. CIBT-2970-D1C2-4		
11 Jun	Transfer to joint account	-3,415,165	2,196,015,854
	Faro Zelenko-Grisolm's share of the Phobos Drydock pay arrives in cycles from Callisto and is converted at the morning rate the Bank posts. The conversion has been done at the posted rate on every occasion, which the account finds reassuring. Ref. CIBT-2970-BDA2-9		
16 Jun	Turbulence Cover	-12,702	2,196,003,152
	Premiums on the Callisto run are worked out in the local day and then rounded to the Head Office's, which is 38 hours shorter. The 0.975 left over is the lost time, and it is charged to nobody. Ref. CIBT-2970-1E54-3		
21 Jun	ATM withdrawal: Callisto	-86,400	2,195,916,752
	"Cash is only cash once someone has signed for it," the Teller says, and asks you to sign for it, which you do twice, once in each hand. Ref. CIBT-2970-FD80-2		
22 Jun	ATM withdrawal: Callisto	-259,200	2,195,657,552
	Withdrawal made with the left hand, as the machine recorded it. The Teller noted this for the file, without comment, as is the Teller's way. Ref. CIBT-2970-7CE6-5		
25 Jun	Payroll credit: Phobos Drydock	+5,691,942	2,201,349,494
	The Phobos Drydock pay for the month came to 5,691,942, less the staff leave fund, which is paid into a reserve each quarter and returned to you each year in a letter you have not yet opened. Ref. CIBT-2970-DE23-8		
30 Jun	Interest at 3.60% APY	+6,668,174	2,208,017,668
	A fraction of a second's interest was held back at the close of the period, because the day-count ended on a holiday at Callisto. The fraction is credited in the next period, with interest on it. Ref. CIBT-2970-F92E-6		

Closing balance, month by month

Highest 2,237,906,389 s · lowest 2,000,836,271 s



July 2969 June 2970

Balances accrue every second of every day by the Standard clock and are shown in Standard Galactic Seconds. Transfers between branches whose clocks disagree carry the slippage fee shown in the Daily Slippage Report for the day of transfer. Deposits are insured by the Temporal Deposit Insurance Corporation up to 10,000 years per depositor, per epoch.

`8564  7630-1663  2970-06`